

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (Currently Amended) A method of payment in a purchasing action performed by means of an electronic communication device between a customer using said electronic communication device and a provider offering goods and/or services, comprising the steps of:

building up a connection between said customer and said provider offering goods or services via a communication channel of said communication device, wherein the identity of said customer is authenticated by a telecommunications provider;

upon receipt of a purchase order from said customer, issuance of an electronic bill by said provider offering goods or services and transmission of said electronic bill to said customer;

upon acknowledgement of said electronic bill by said customer, transmission of a money transfer order from said customer to a payment provider;

execution of said money transfer order by said payment provider by debiting an account of said customer; sending a receipt of payment to said customer;

forwarding said receipt of payment to said provider offering goods or services.

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2. (Original) The method of claim 1 wherein before execution of said money transfer order the customer is identified as being authorized to give said money transfer order.

3. (Currently Amended) The method of ~~claim 2~~ claim 1 wherein said authentication is performed by a telecommunication provider via a service channel of said communication device.

4. (Currently Amended) The method of ~~claim 2~~ claim 1 wherein said authentication is performed before transmission of said money transfer order to said payment provider.

5. (Currently Amended) The method of ~~claim 2~~ claim 1 wherein said authentication is performed after transmission of said money transfer order to said payment provider.

6. (Original) The method of claim 1 wherein transmission of said electronic bill, of said money transfer order and of said receipt of payment is performed via a service channel of said communication device.

7. (Currently Amended) The method of claim 1 wherein the connection between said customer and said provider offering goods or services is a voice channel connection.

8. (Currently Amended) The method of claim 1 wherein the connection between said customer and said provider offering goods or services is a internet connection.

9. (Original) The method of claim 1 wherein said communication device is a

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GSM mobile equipment having a subscriber identity module (SIM) .

10. **(Currently Amended)** A method of payment in a purchasing action performed by means of a cellular standard communication device between a customer using said cellular standard communication device and a provider offering goods and/or services, wherein the identity of said customer is authenticated by a telecommunications provider, the communication between said customer and said provider offering goods or services is performed via a voice channel of said communication device and transmissions of an electronic bill from said provider offering goods or services to said customer, of a money transfer order from said customer to a payment provider and of a receipt of payment from said payment provider to said customer are performed via a service channel of the cellular standard network.

11. **(Original)** The method of claim 10 wherein an authentication of said customer is provided by a telecommunication provider in the cellular standard network via said service channel.

12. **(Currently Amended)** A computer program product comprising computer program code means adapted to perform the following steps when run on an electronic communication device:

building up a connection between a customer and a service provider via said communication device, wherein the identity of said customer is authenticated by a telecommunications provider;

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receiving via electronic communications an electronic bill transmitted via a first channel of said electronic communication device;

upon acknowledgement of said electronic bill by a user of said electronic communication device, creation of a money transfer order and transmission via electronic communications of said money transfer order to a payment provider via a second channel of said electronic communication device;

receiving via electronic communications a receipt of payment from said payment provider and forwarding said receipt of payment to said provider offering goods or services.

13. (Original) The computer program product of claim 12 embodied on a computer readable medium.

14. (Original) The computer program product of claim 13 wherein said computer readable medium is a cellular phone chip.

15. (New) The method of claim 9 wherein said authentication of said customer by said telecommunications provider is accomplished by means of said subscriber identity module (SIM), wherein an international mobile subscriber identity (IMSI) is transmitted to said telecommunications provider for authentication.

16. (New) The method of claim 15 wherein said account is maintained by said telecommunications provider.

17. (New) The method of claim 16 wherein said customer receives a bill from

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said telecommunications provider including the amount owed to said telecommunications provider by the customer for said debit activity.